

**IN THE UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF ARKANSAS  
LITTLE ROCK DIVISION**

STATE OF ARKANSAS *ex rel.*  
DUSTIN McDANIEL, ATTORNEY GENERAL

PLAINTIFF

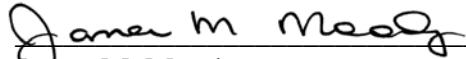
v. Case No: 4:12-cv-496

FINANCIAL LADDER, INC.;  
BRENDA HELFENSTINE; AND  
ANTONIO HELFENSTINE DEFENDANTS

**DEFAULT JUDGMENT**

The Clerk's Entry of Default was filed on December 4, 2013. Pursuant to Rule 55(b)(2), the Plaintiff's Motion for Relief and Default Judgment (Docket # 45) is GRANTED. Judgment is granted in favor of the Plaintiff and against the Individual Defendants, jointly and severally, in the amount of one hundred thousand dollars (\$100,000) in civil penalties, three thousand three hundred ninety-five dollars and ninety cents (\$3,395.90) in restitution, and four thousand five hundred dollars (\$4,500) for the expenses of the Arkansas Attorney General's Office in bringing this action, for a total of one hundred seven thousand eight hundred ninety five dollars and ninety cents (\$107,895.90), together with interest from this date until the date paid at the rate of .13% per annum.

IT IS SO ORDERED this 10th day of December, 2013.

  
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James M. Moody  
United States District Judge